Case 05-08589 Doc 1 Filed 03/10/05 Entered 03/10/05 10:59:22 Desc Main Document Page 1 of 25

(Official Form 1) (12/03)

FORM B1			s Bankrup District of I		ourt			Voluntary Petition
Name of Debtor (if BROOKS, ANDI	individual, enter I REA M.	Last, First, M	Middle):	-	Name	of Joint Debt	or (Spouse) (Las	t, First, Middle):
All Other Names us (include married, m			years				ed by the Joint I aiden, and trade	Debtor in the last 6 years names):
Last four digits of S (if more than one, state al	oc. Sec. No. / Compli): xxx-xx-0027	plete EIN or	other Tax I.D.			our digits of So than one, state al		mplete EIN or other Tax I.D. No.
Street Address of D 3020 SUNNYDA Broadview, IL 6	LE AVE,	t, City, State	& Zip Code):		Street	Address of Jo	int Debtor (No. &	z Street, City, State & Zip Code):
County of Residence Principal Place of I	_	k				y of Residenc oal Place of B		
Mailing Address of	Debtor (if differen	t from stree	t address):		Mailin	g Address of	Joint Debtor (if	different from street address):
Location of Principa (if different from str								
preceding the		s had a resid	nger part of su	l place of sch 180 da	busin	ess, or princip n in any othe	pal assets in this r District.	District for 180 days immediately
Type	of Debtor (Check	all boxes th	nat apply)			Chapter or	Section of Banl	kruptcy Code Under Which
☐ Individual(s) ☐ Corporation ☐ Partnership ☐ Other		☐ Com	road kbroker nmodity Broker ring Bank			Chapter 7 Chapter 9	☐ Cha	ed (Check one box)  Apter 11
`	Nature of Debts (						Filing Fee (C	
☐ Debtor is a sn☐ Debtor is and	n-Business  1 Small Business ( nall business as def elects to be consid 121(e) (Optional)	ined in 11 U	oxes that apply J.S.C. § 101		□ F N	Must attach sign ertifying that t	e paid in installme gned application	ents (Applicable to individuals only.) for the court's consideration le to pay fee except in installments. In No. 3.
☐ Debtor estima	trative Information tes that funds will let tes that, after any ed ds available for dis	be available exempt prop	for distribution erty is exclude	d and adn			s paid, there	THIS SPACE IS FOR COURT USE ONLY
Estimated Number	of Creditors		6-49 50-99	100-199	200-	999 1000-over		
Estimated Assets \$0 to \$50,0 \$50,000 \$100		\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million		\$50,000,001 to \$100 million	More than \$100 million	
\$50,000 \$100	001 to \$100,001 to ,000 \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million		\$50,000,001 to \$100 million	More than \$100 million	

Official Form (\$\text{\text{03.05}}\text{05.08589} \text{ Doc 1} \text{ Filed 03/10/05}	Entered 03/10/05 10:59	0:22 Desc Main 3/09/05 1:07F		
Voluntary Petition (This page must be completed and filed in every case)	№ഏഋ 2ംത് മ്മ്മ BROOKS, ANDREA M.	FORM B1, Page 2		
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	ional sheet)		
Location Where Filed: Northern District of Illinois	Case Number: <b>01-41647</b>	Date Filed: <b>11/28/01</b>		
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Sign	atures			
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	Ext (To be completed if debtor is require	-		
the relief available under each such chapter, and choose to proceed under chapter 7.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ ANDREA M. BROOKS Signature of Debtor ANDREA M. BROOKS	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have			
	explained the relief available under			
X Signature of Joint Debtor	X /s/ William K. Murphy 6273 Signature of Attorney for Debto William K. Murphy 627276	or(s) Date		
Telephone Number (If not represented by attorney)		hibit C		
March 9, 2005	Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.			
Date				
Signature of Attorney  Y /s/ William K. Murphy 6272766	■ No	i and made a part of this petition.		
X /s/ William K. Murphy 6272766 Signature of Attorney for Debtor(s)	Signature of Non-At	torney Petition Preparer		
William K. Murphy 6272766	I certify that I am a bankruptcy petit	ion preparer as defined in 11 U.S.C.		
Printed Name of Attorney for Debtor(s)	§ 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.			
The Law Offices of Ernesto D. Borges Jr., P.C.				
Firm Name 105 West Madison, 23rd Floor Chicago, IL 60602	Printed Name of Bankruptcy Petition Preparer			
	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)		
Address Email: EBorges105@aol.com 312/853-0200 Fax: 312/853-3130				
Telephone Number	Address			
March 9, 2005  Date	Names and Social Security num prepared or assisted in preparing	nbers of all other individuals who g this document:		
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	If more than one person prepare	ed this document, attach additional oriate official form for each person.		
X	X			
XSignature of Authorized Individual	Signature of Bankruptcy Petitio	n Preparer		
Printed Name of Authorized Individual	Date	6.1		
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11			
Date	U.S.C. § 110; 18 U.S.C. § 156.			

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# **United States Bankruptcy Court Northern District of Illinois**

In re	ANDREA M. BROOKS		Case No.	
		Debtor		
			Chapter	13

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	200,000.00		
B - Personal Property	Yes	3	27,375.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		188,800.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		5,063.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,862.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,960.00
Total Number of Sheets of ALL S	Schedules	12			
	Т	otal Assets	227,375.00		
			Total Liabilities	193,863.00	

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In re	ANDREA M. BROOKS	Case No.	
_		Debtor	

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property Nature of Debtor's Wife, Property without Amou	 MILY RESIDENCE AT 3020 SUNNYDALE ADVIEW IL 60155	FEE SIMPLE	-	200,000.00	163,900.00
Husband Current Market Value of	Description and Location of Property		Joint, or	Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > **200,000.00** (Total of this page)

Total > **200,000.00** 

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In re	ANDREA M. BROOKS	Case No.	
_	·	Debtor	

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х		
2.	Checking, savings or other financial	Bank One checking accnt	-	25.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank One savings accnt	-	35.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household goods	-	785.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Miscellaneous books, tapes, CD's, etc.	-	35.00
6.	Wearing apparel.	Personal Used Clothing	-	550.00
7.	Furs and jewelry.	Miscellaneous Costume Jewelry	-	45.00
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X		

2 continuation sheets attached to the Schedule of Personal Property

1,475.00

Sub-Total >

(Total of this page)

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In re	ANDREA M. BROOKS	Case No.	

Debtor

# SCHEDULE B. PERSONAL PROPERTY

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		ebtor is owed back child support in an unknown nount.	-	5,000.00
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > (Total of this page)

5,000.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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Document	Page 7 of 25	

In re	ANDREA M. BROOKS	Case No.
_		•

Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sneet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		Chevrolet Trailblazer w/ more than 23k miles - en held by Capital One Auto Finance.	-	20,900.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

Sub-Total > 20,900.00 (Total of this page)

Total >

27,375.00

3/09/05 1:07PM

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

In re	ANDREA M. BROOKS	Case No.

Debtor

### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property SINGLE FAMILY RESIDENCE AT 3020 SUNNYDALE AVE., BROADVIEW IL 60155	735 ILCS 5/12-901	7,500.00	200,000.00
Checking, Savings, or Other Financial Accounts, C Bank One checking accnt	ertificates of Deposit 735 ILCS 5/12-1001(b)	25.00	25.00
Bank One savings accnt	735 ILCS 5/12-1001(b)	35.00	35.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	785.00	785.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, tapes, CD's, etc.	<u>s</u> 735 ILCS 5/12-1001(b)	35.00	35.00
<u>Wearing Apparel</u> Personal Used Clothing	735 ILCS 5/12-1001(a)	100%	550.00
<u>Furs and Jewelry</u> Miscellaneous Costume Jewelry	735 ILCS 5/12-1001(b)	45.00	45.00
Alimony, Maintenance, Support, and Property Settl Debtor is owed back child support in an unknown amount.	<u>lements</u> 735 ILCS 5/12-1001(g)(4)	100%	5,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 03 Chevrolet Trailblazer w/ more than 23k miles - lien held by Capital One Auto Finance.	735 ILCS 5/12-1001(c)	1,200.00	20,900.00

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Form B6D (12/03)

In re	ANDREA M. BROOKS		Case No	
-		Debtor		

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			ig secured claims to report on this schedule D.					
CDEDITORIS NAME	CO	Hu	sband, Wife, Joint, or Community	00	UN	О —	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C A M	DATE CLAIM WAS INCURRED,		Z L L Q U L D A T E	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xxx7567			2003	2003   '				
Capital One Auto Finance P.O. Box 93016 Long Beach, CA 90809-3016		-	Lien on vehicle  03 Chevrolet Trailblazer w/ more than 23k miles - lien held by Capital One Auto Finance.  Value \$ 20,900.00		D		24,900.00	4,000.00
Account No. xxx239 1	T		2003					
National City Mortgage PO Box 1820 Dayton, OH 45401		_	First Mortgage SINGLE FAMILY RESIDENCE AT 3020 SUNNYDALE AVE., BROADVIEW IL 60155					
			Value \$ 200,000.00				155,900.00	0.00
Account No.  Additional Notice: National City Mortgage			HEAVNER, HANDEGAN & SCOTT 111 E. MAIN STREET DECATUR, IL 62525					
			Value \$					
Account No. xxx-xx-0027	╁	t	2004-05					
National City Mortgage P.O. Box 17677 Baltimore, MD 21297-1677		_	First Mortgage Arrears  SINGLE FAMILY RESIDENCE AT 3020 SUNNYDALE AVE., BROADVIEW IL 60155					
			Value \$ 200,000.00				8,000.00	0.00
continuation sheets attached	Subtotal (Total of this page) 188,800.00							
	Total (Report on Summary of Schedules)							

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Form B6E (04/04)

In re	ANDREA M. BROOKS	Case No.
_		, Debtor

### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). □ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

#### ☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

n	continuation	chaate	attache

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Form B6F (12/03)

In re	ANDREA M. BROOKS		Case No.	
_		Debtor	,	

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NOMBER (See instructions above)	C O D E B T O R	J H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONT ING	l Q	D I S P U T E D	AMOUNT OF CLAIM
(See instructions above.)  Account No. xxx-xx-0027	Ř	C	2001-04	- G E N T	D A	Ď	
Account No. XXX-XX-0027			Credit card purchases	'	Ė		
CAPITAL ONE P.O. BOX 85015 RICHMOND, VA 23285-5015		-					
Account No. xxx-xx-0027		-	2004-05	+	+	+	830.00
CITY OF CHICAGO BANKRUPTCY UNIT BUREAU OF PARKING 333 SOUTH STATE ROOM, 540 CHICAGO, IL 60604		-	Fines (tickets)				250.00
Account No. slx8369		T	2004	+	+	+	
Great American Finance Co. 205 W. Wacker Drive Suite 322 Chicago, IL 60606		-	Personal Loan, Payday Ioan				
Account No.			CREDIT CARD	+	+	+	1,500.00
Household Bank P.O. Box 98706 Las Vegas, NV 89193		-					
							2,483.00
_ <b>0</b> continuation sheets attached		•	(Total of	Sub			5,063.00
			(Report on Summary of S		Tot dul		5,063.00

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In re	ANDREA M. BROOKS		Case No.	
		Debtor		

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property.
State contract number of any government contract.

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Case No.
<del></del> ,
ΓORS
ouse in a joint case, that is also liable on any debts listed by property states, a married debtor not filing a joint case should names used by the nondebtor spouse during the six years

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF CODEBTOR

Form B6I	
(12/03)	

In re	ANDREA M. BROOKS	Case No.
_		,
		Debtor

# SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE				
	RELATIONSHIP	AGE	:		
	SON	14			
Separated	DAUGHTER	5			
Separated					
EMPLOYMENT:	DEBTOR		SPOUS	E	
Occupation DE	EMAND CHAIN ANALYST		,		
Name of Employer SA	ANFORD CORPORATION				
How long employed 4	YEARS				
Address of Employer 27	07 BUTTERFIELD RD.				
Oa	ak Brook, IL 60523				
INCOME: (Estimate of a	nvorage monthly income)	т	DEBTOR	C	POUSE
	ges, salary, and commissions (pro rate if not paid monthly)		3,944.00	\$	N/A
• •	nene	\$ \$	0.00	\$ \$	N/A
•		\$	3,944.00	<del>-</del>	N/A
LESS PAYROLL DE		Ψ	0,044.00	Ψ	
	ocial security	\$	880.00	\$	N/A
•		\$	80.00	\$ \$	N/A
		\$	0.00	Ψ \$	N/A
		Φ	0.00	Φ	N/A
u. Other (Speerry)	<del></del>	\$ <u></u>	0.00	\$ <u></u>	N/A
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	960.00	\$	N/A
TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,984.00	\$	N/A
Regular income from oper	ration of business or profession or farm (attach detailed				
		\$	0.00	\$	N/A
Income from real property	·	\$	0.00	\$	N/A
Interest and dividends		\$	0.00	\$	N/A
Alimony, maintenance or	support payments payable to the debtor for the debtor's use	<del></del>			
	d above	\$	278.00	\$	N/A
Social security or other go					
(Specify)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
	ome	\$	0.00	\$	N/A
Other monthly income	OM OFFICIATED OROUGE	ф	000.00	¢.	<b>N</b> 1/4
(Specify) SUPPORT FRO	OM SEPERATED SPOUSE	\$	600.00	\$	N/A N/A
TOTAL MONTHLY INC	OME	Φ	0.00	<u>ф</u>	
		\$	3,862.00	\$	N/A
TOTAL COMBINED MC	ONTHLY INCOME \$3,862.00	(Re	port also on Sur	nmary of	Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re	ANDREA M. BROOKS	Case No.	_
•		Debtor	

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's fam made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ily. Pro rate any payme
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compl expenditures labeled "Spouse."	ete a separate schedule
Rent or home mortgage payment (include lot rented for mobile home)	\$1,206.00
Are real estate taxes included? Yes X No	
Is property insurance included? Yes X No	
Utilities: Electricity and heating fuel	
Water and sewer	
Telephone	
Other Cellular Phone	
Home maintenance (repairs and upkeep)	
Food	
Clothing	
Laundry and dry cleaning	
Medical and dental expenses	\$ <u>55.00</u>
Transportation (not including car payments)	\$ <u>225.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc	•
Charitable contributions	\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Auto	
Other	
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)  Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
Auto	\$0.00
Other Auto maintenence and repairs	
Other Postage, mailing Other	
Other	`
Payments for support of additional dependents not living at your home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, more other regular interval.	
	3,862.00
B. Total projected monthly expenses	2,960.00

A. Total projected monthly income	\$_	3,862.00
B. Total projected monthly expenses	\$_	2,960.00
C. Excess income (A minus B)	\$_	902.00
D. Total amount to be paid into plan each <b>Monthly</b>	\$	900.00

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# **United States Bankruptcy Court** Northern District of Illinois

re	ANDREA M. BROOKS			Case No.	
			Debtor(s)	Chapter	13
	DECL ADARTON	CONCERN	IING DEDEOI		EC
	<b>DECLARATION</b>	CONCERN	NING DEBTOR	R'S SCHEDUL	ES
	DECLARATION UNDER	PENALTY (	OF PERJURY BY	INDIVIDUAL D	EBTOR
	I declare under penalty of perjury	that I have rea	ad the foregoing su	mmary and schedu	les consisting of
	13 sheets [total shown on summary pa				
	knowledge, information, and belief.				
te _	March 9, 2005	Signature	/s/ ANDREA M. E	BROOKS	
			ANDREA M. BRO	OOKS	
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

## **United States Bankruptcy Court** Northern District of Illinois

		1 (of the District of Innions		
In re	ANDREA M. BROOKS		Case No.	
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Ouestions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Ouestions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None П

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE (if more than one) **AMOUNT** 

\$9,865.00 Employment income- Estimated 2005 (year-to-date)

\$47,295.00 **Employment income- Estimated 2004** \$45,000.00 **Employment income- Estimated 2003** 

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

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#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE.

DESCRIPTION AND VALUE OF

TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

CASE TITLE & NUMBER

DATE OF

DESCRIPTION AND VALUE OF

ORDER **PROPERTY** 

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#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

#### 9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **Ernesto D. Borges** 105 West Madison **Suite 2300** Chicago, IL 60602

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 2005

OF PROPERTY see 2016(b)

### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

# 15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** GOVERNMENTAL UNIT NOTICE LAW

SITE NAME AND ADDRESS

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

> TAXPAYER BEGINNING AND ENDING

NAME I.D. NO. (EIN) **ADDRESS** NATURE OF BUSINESS **DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

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### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

> /s/ ANDREA M. BROOKS Signature ANDREA M. BROOKS

> > Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Date March 9, 2005

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In re	ANDREA M. BROOKS		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DI	EBTOR(S)
c	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankrupto	cy, or agreed to be pai	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,700.00
	Prior to the filing of this statement I have received		\$	406.00
	Balance Due		\$	2,294.00
2. \$	194.00 of the filing fee has been paid.			
3. Т	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
I. Т	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
; I	I have not agreed to share the above-disclosed comper	estion with any other person	n unless they are mem	hers and associates of my law firm
· -	- Thave not agreed to share the above-disclosed compen	isation with any other person	if unless they are mem	bers and associates of my law min.
[	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name			
a b c	n return for the above-disclosed fee, I have agreed to rend.  Analysis of the debtor's financial situation, and renderi.  Preparation and filing of any petition, schedules, staten.  Representation of the debtor at the meeting of creditors.  [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and application.  522(f)(2)(A) for avoidance of liens on house.	ng advice to the debtor in de nent of affairs and plan whice s and confirmation hearing, a reduce to market value ns as needed; prepara	etermining whether to th may be required; and any adjourned hea ; exemption plann	file a petition in bankruptcy; urings thereof; uing; preparation and filing o
7. B	y agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any disc any other adversary proceeding. Any appearing.	hargeability actions, jud	dicial lien avoidand	
		CERTIFICATION		
	certify that the foregoing is a complete statement of any inkruptcy proceeding.	agreement or arrangement	for payment to me fo	r representation of the debtor(s) in
Dated	March 9, 2005	/s/ William K. Mı	urphy 6272766	
		William K. Murp	hy 6272766	
		The Law Offices 105 West Madis	of Ernesto D. Bor	ges Jr., P.C.
		Chicago, IL 606		
			ax: 312/853-3130	
		EBorges105@ad	ol.com	

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# **United States Bankruptcy Court** Northern District of Illinois

In re	ANDREA M. BROOKS		Case No.	
		Debtor(s)	Chapter 13	
	VED	RIFICATION OF CREDITOR M	A A T'DIV	
	VER	IFICATION OF CREDITOR W	IATKIA	
		Number of	Creditors:	10
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of credit	tors is true and correct to t	the best of my
Date:	March 9, 2005	/s/ ANDREA M. BROOKS ANDREA M. BROOKS Signature of Debtor		

William K. Murphy
The Law Offices of Ernesto D. Borges Jr., P.C.
105 West Madison, 23rd Floor
Chicago, IL 60602

ANDREA M. BROOKS 3020 SUNNYDALE AVE, Broadview, IL 60155

CAPITAL ONE P.O. BOX 85015 RICHMOND, VA 23285-5015

Capital One Auto Finance P.O. Box 93016 Long Beach, CA 90809-3016

CITY OF CHICAGO BANKRUPTCY UNIT BUREAU OF PARKING 333 SOUTH STATE ROOM, 540 CHICAGO, IL 60604

Great American Finance Co. 205 W. Wacker Drive Suite 322 Chicago, IL 60606

HEAVNER, HANDEGAN & SCOTT 111 E. MAIN STREET DECATUR, IL 62525

Household Bank P.O. Box 98706 Las Vegas, NV 89193

National City Mortgage PO Box 1820 Dayton, OH 45401

National City Mortgage P.O. Box 17677 Baltimore, MD 21297-1677